Long Term Disability Buy-Up Rates
Effective through July 1, 2019 - June 30, 2020

Use this sheet to calculate your bi-weekly cost
for the Long Term Disability (LTD) Buy-Up.

Or

Login to the enrollment system, and rates will be displayed for you.

Example:

Age	Rate
<25	0.037
25-29	0.037
30-34	0.046
35-39	0.121
40-44	0.194
45-49	0.333
50-54	0.453
55-59	0.563
60-64	0.555
65+	0.490

Step 1:   My gross annual salary is:
(Hourly rate x 2080)

Step 2:   Divided by 12 = monthly salary
(If monthly salary is greater than $10,000, use $10,000)

Step 3:   Multiply monthly salary by rate to the right

Step 4:   Multiply by 12

Step 5:   Divide by 26

Step 6:   Divide by 100
This is your bi-weekly contribution